1.   A method for managing employee benefits in real-time, the method comprising:

receiving, from an employer, requirements for benefits;

transmitting the requirements to one or more benefits

5   providers;

receiving bids from the one or more benefits providers to satisfy the requirements for benefits;

receiving, from the employer, an authorization to enroll benefits of a selected benefits provider from the one or more

10   benefits providers; and

transmitting the authorization to the selected benefits provider.

2.   The method of claim 1, wherein receiving the

15   authorization comprises receiving an electronic signature from the employer.

3.   The method of claim 1, further comprising receiving, from the employer, electronic payment for the benefits.

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4.   The method of claim 1, further comprising receiving requests for payment for the benefits from the selected benefits provider.

5. The method of claim 4, further comprising:

receiving, from the employer, electronic payment for the benefits; and

transmitting electronic payment for the benefits to the selected benefits provider.

6. The method of claim 5, further comprising receiving a carrier receipt from the selected benefits provider.

7. The method of claim 5, further comprising transmitting a carrier receipt to the employer.

8. The method of claim 1, wherein the benefits comprise at least one of health care benefits, life insurance benefits, savings plans, stock option plans, pension plans, 401K plans, credit plans, flexible spending accounts, and claims processing for flexible spending accounts.

9. The method of claim 1, wherein receiving and transmitting are performed using a markup language.

10. The method of claim 10, wherein the markup language comprises Extensible Markup Language (XML).

11. The method of claim 1, further comprising:

receiving, from the employer, a request to change benefits for the employee; and

transmitting, to the selected benefits provider, the request to change benefits.

12. The method of claim 1, further comprising:

receiving, from the employer, a request to stop benefits; and

transmitting, to the selected benefits provider, the request to stop benefits.

13. Machine-readable media that that store executable instructions for managing employee benefits in real-time, the instructions causing one or more machines to:

receive, from an employer, requirements for benefits;

transmit the requirements to one or more benefits providers;

receive bids from the one or more benefits providers to satisfy the requirements for benefits;

receive, from the employer, an authorization to enroll

benefits of a selected benefits provider from the one or more

benefits providers; and

transmit the authorization to the selected benefits

5   provider.

14. The machine-readable media of claim 13, wherein

receiving the authorization comprises receiving an electronic

signature from the employer.

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15. The machine-readable media of claim 13, wherein the

instructions further cause the machine to receive, from the

employer, electronic payment for the benefits.

15   16. The machine-readable media of claim 13, wherein the

instructions further cause the machine to receive requests for

payment for the benefits from the selected benefits provider.

17. The machine-readable media of claim 16, wherein the

20   instructions further cause the machine to:

receive, from the employer, electronic payment for the

benefits; and

transmit electronic payment for the benefits to the

selected benefits provider.

18. The machine-readable media of claim 17, wherein the instructions further cause the machine to receive a carrier receipt from the selected benefits provider.

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19. The machine-readable media of claim 17, wherein the instructions further cause the machine to transmit a carrier receipt to the employer.

10   20. The machine-readable media of claim 13, wherein the benefits comprise health care benefits, life insurance benefits, savings plans, stock option plans, pension plans, 401K plans, credit plans, flexible spending accounts, and claims processing for flexible spending accounts.

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21. The machine-readable media of claim 13, wherein to receive and to transmit are performed using a markup language.

22. The machine-readable media of claim 21, wherein the
20   markup language comprises Extensible Markup Language (XML).

23. The machine-readable media of claim 13, wherein the instructions further cause the machine to:

receive, from the employer, a request to change benefits for the employee; and

transmit, to the selected benefits provider, the request to change benefits.

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24. The machine-readable media of claim 13, wherein the instructions further cause the machine to:

receive, from the employer, a request to stop benefits; and

10 transmit, to the selected benefits provider, the request to stop benefits.

25. A system for managing employee benefits in real-time, the system comprising:

15 an Enterprise Resource Planning (ERP) system to manage human resources information for a company with employees; and

one or more computers to manage information for one or more benefits providers, at least one computer configured to:

receive, via a network and the ERP system,

20 requirements for benefits services for an employee;

transmit the requirements, via the network, for benefits services to the one or more of the computers managing information for one or more benefits providers;

receive, via the network, bids to satisfy the

requirements for benefits services from the one or more

computers;

transmit the bids to the ERP system via the network;

5   receive, via the network and from the ERP system, an

authorization to enroll the services of a selected

benefits provider from the one or more computers; and

transmit the authorization via the network to a

computer managing information for the selected benefits

10   provider.

26. A system for managing employee benefits in real-

time, the system comprising:

one or more computers managing information for one or

15   more benefits providers;

an Enterprise Resource Planner (ERP) to manage human

resources information for a company with employees, the ERP

being configured to:

obtain requirements for benefits;

20   transmit, via the network, the requirements to the

one or more computers;

receive, via the network, bids to satisfy the

requirements from the one or more computers;

obtain an authorization to enroll the services of a selected benefits provider; and

transmit, via the network, the authorization to a computer managing information for the selected benefits

5   provider.